

RECORD AND RETURN TO:  
BAC HOME LOANS SERVICING  
2380 Performance Dr, TX2-985-07-03  
Richardson, TX 75082  
DHGW FILE NO. 49501G  
TS No.: 09-0152431  
TSG No.: 09-6-450396A  
PARCEL No.: 1-07-5-21-08-0-00053-00

SPACE ABOVE THIS LINE FOR RECORDER'S USE  
PREPARED BY:  
RECONTRUST COMPANY, N.A. AND  
DYKE, HENRY, GOLDSHOLL &  
WINZERLING, P.L.C.  
415 N. MCKINLEY, STE. 555  
LITTLE ROCK, AR 72205

**SUBSTITUTE TRUSTEE'S DEED**

**GRANTOR:**

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
2380 Performance Dr, TX2-985-07-03  
Richardson, TX 75082  
Telephone No. (800) 281-8219

**GRANTEE:**

BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP  
400 COUNTRYWIDE WAY SV-35  
SIMI VALLEY, CA 93065  
Telephone No. (800) 669-6650

THE REAL PROPERTY WHICH IS THE SUBJECT OF THIS CONVEYANCE IS DESCRIBED AS FOLLOWS:

LOT 53, SECTION C, SUMMIT PARK SUBDIVISION, IN SECTION 21, TOWNSHIP 1  
SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF  
RECORDED IN PLAT BOOK 88, PAGE 34, IN THE OFFICE OF THE CHANCERY CLERK  
OF DESOTO COUNTY, MISSISSIPPI.

KNOW ALL MEN BY THESE PRESENT:

WHEREAS, on April 28, 2006, DEMETRIUS B. MONROE, UNMARRIED executed a Deed of Trust to  
JEANINE B. SAYLOR as Trustee, with 1ST TRUST BANK FOR SAVINGS, FEDERAL SAVINGS BANK being  
shown as Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said  
Trustee to secure the payment to the said Beneficiary therein, of a certain indebtedness therein mentioned and  
described, which Deed of Trust was recorded in Book 2463 at Page 680 in the Office of the Chancery Clerk of  
Desoto County, Mississippi; and

WHEREAS, said Deed of Trust was re-recorded in Book 2473 at Page 364 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, 1ST TRUST BANK FOR SAVINGS assigned said Deed of Trust to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. pursuant to an Assignment of Deed of Trust recorded in Book 2517 at Page 705 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. assigned said Deed of Trust to BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP pursuant to an Assignment of Deed of Trust recorded in Book 3095 at Page 267 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, the Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3095 at Page 269 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option of declaring the entire unpaid balance of said indebtedness immediately due and payable, and invoking the power of sale, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to sell the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, on December 3, 2009 within the legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of ONE HUNDRED FIFTY-FIVE THOUSAND NINE HUNDRED SEVENTY-NINE AND 05/100 DOLLARS (\$155,979.05), which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, the afore-described real estate, together with all the improvements and appurtenances thereunto belonging, situated in Desoto County, State of Mississippi.

I hereby convey only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 8th day of February, 2010.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
2380 Performance Dr, TX2-985-07-03  
Richardson, TX 75082  
Telephone No. (800) 281-8219

By:

Andrew L. Hays


Title: Assistant Secretary

**ACKNOWLEDGMENT**

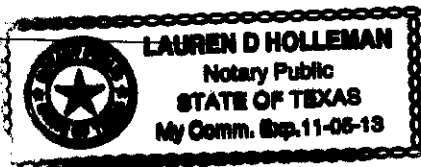
STATE OF TEXAS       )  
                                  ) ss  
COUNTY OF DALLAS   )

PERSONALLY appeared before me, the undersigned authority, in and for the jurisdiction aforesaid, Sandra L. Hickey, to me personally well known, as Assistant Secretary of RECONTRUST COMPANY, N.A. an entity, who acknowledged that for and on behalf of said entity (s)he signed and delivered the foregoing Substitute Trustee's Deed as the act and deed of said entity.

WITNESS MY SIGNATURE and seal of office this 8th day of February, 2010.

  
Notary Public

My Commission Expires:



I certify under penalty of false swearing that the legally correct amount of documentary stamps have been placed on this instrument.  
ReconTrust Co.  
Address \_\_\_\_\_, Grantee/Agent

1800 Tapo Canyon Rd.  
Simi Valley, CA 93063

# DESOTO TIMES-TRIBUNE

## PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

**Diane Smith** personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

### SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on April 28, 2008, DEMETRIUS B MONROE, UNMARRIED, executed a Deed of Trust to JENNINE B SAYLOR as Trustee for the benefit of 1ST TRUST BANK FOR SAVINGS, FEDERAL SAVINGS BANK, which Deed of Trust was recorded in Book 2463 at Page 680 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, said Deed of Trust re-recorded in Book 2473 at Page 364 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3085 at Page 269 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire debt secured thereby having been declared to be due and payable, and the legal holder of said instrument, BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, will on December 03, 2009, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

Volume No. 114 on the 12 day of Nov., 2009

Volume No. 114 on the 19 day of Nov., 2009

Volume No. 114 on the 26 day of Nov., 2009

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010

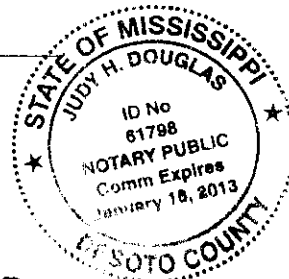
*Diane Smith*

Sworn to and subscribed before me, this 2 day of Feb., 2010

BY

*Judy Douglas*

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2013  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



A. Single first insertion of 411 words @ .12 \$ 49.32

B. 2 subsequent insertions of 822 words @ .10 \$ 82.20

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 134.52

LOT 53, SECTION C, SUMMIT  
PARK SUBDIVISION, IN  
SECTION 21, TOWNSHIP  
1 SOUTH, RANGE 7  
WEST, DESOTO COUNTY,  
MISSISSIPPI, AS PER  
PLAT THEREOF  
RECORDED IN PLAT  
BOOK 88, PAGE 34, IN  
THE OFFICE OF THE  
CHANCERY CLERK OF  
DESOTO COUNTY, MIS-  
SISSIPPI.

RECONTRUST COMPANY,  
N.A. will convey only such  
title as vested in it as Sub-  
stitute Trustee.

WITNESS my signature on this  
21st day of October, 2008.

RECONTRUST COMPANY,  
N.A., SUBSTITUTE  
TRUSTEE

2380 Performance Dr, TX2-  
985-07-03

Richardson, TX 75082

Telephone No. (800) 281-8249

By: /s/ Heather Malone

RECONTRUST COMPANY,  
N.A., SUBSTITUTE  
TRUSTEE

2380 Performance Dr, TX2-  
985-07-03

Richardson, TX 75082

TELEPHONE: 00-0152431

RECORD No. 1-07-5-21-80-0-  
059-00

CHARGE #0001

PUBLISH ON THESE DATES:

November 12, 2008

November 19, 2008

November 26, 2008